



A weekday break to a weekend place even after retirement!  
#MERIAAZADI !



Living it up like GenNext even after retirement!  
#MERIAAZADI !



Capturing Memories Non-Stop even after retirement!  
#MERIAAZADI !



Being Celebrated by Loved Ones even after retirement!  
#MERIAAZADI !

As on 31st August 2022

#### DATE OF ALLOTMENT

November 1, 2011

#### BENCHMARK

Nifty 500 TRI

#### FUND SIZE

Rs. 1292.91 Crores

#### MONTHLY AVERAGE AUM

Rs. 1269.39 Crores

#### FUND MANAGER

Sonam Udasi (Managing Since 1-Apr-16)  
Murthy Nagarajan (Managing Since 1-Apr-17)

#### EXPENSE RATIO\*\*

Direct - 0.66  
Regular - 2.21

#### EXIT LOAD

- 1) Nil – If redemption or switch out on or after attainment of retirement age i.e. 60 years.
- 2) Nil – In case of Auto switch out of units on occurrence of Auto switch trigger event.
- 3) Exit Load is 1% – If redeemed before 61 months from the date of allotment. The above conditions applicable (w.e.f. 3rd May, 2019)

#### MINIMUM INVESTMENT

Rs. 5,000/- and in multiples of Re. 1/- thereafter.



## FUND OVERVIEW

Tata Retirement Savings Fund is a carefully structured suite of plans designed to meet the investment needs of investors planning for retirement. It works as a retirement solution by offering choice of asset allocation to investors based on their life stage and risk preference.

Instruments	Indicative allocations (% to total assets)		Risk Profile
	Minimum	Maximum	
<b>Progressive Plan</b>			
Equity and Equity related instruments	85	100	High
Debt & Money Market instruments	0	15	Low to Medium
Other Securities#	0	10	High
<b>Moderate Plan</b>			
Equity and Equity related instruments	65	85	High
Debt & Money Market instruments	15	35	Low to Medium
Units of REITs & InvITs	0	10	Medium to High
Other Securities#	0	10	High
<b>Conservative Plan</b>			
Equity and Equity related instruments	0	30	High
Debt & Money Market instruments	70	100	Low to Medium
Units of REITs & InvITs	0	10	Medium to High
Other Securities#	0	10	High

# Other securities shall include: Domestic Exchange Traded Funds, Overseas Exchange Traded Funds / Foreign Securities / Foreign Funds as may be permitted under the SEBI Regulations.



## UNIQUE FEATURES OF TATA RETIREMENT FUND

Auto Switch facility' based on the predefined age criteria of the investors (optional for investors)

- **Progressive to Moderate** - switch happens once the investor attains the age of 45yrs.
- **Moderate to Conservative** - switch happens once the investor attains the age of 60 yrs.

An investor can opt to stay invested in a plan perpetually by opting out of Auto-Switch facility

Load free switch-outs – max. 6 times during the life of the investment (option available only after completion of 5yrs from Date of Allotment)



## WHY TATA RETIREMENT SAVINGS FUND - PROGRESSIVE PLAN ?

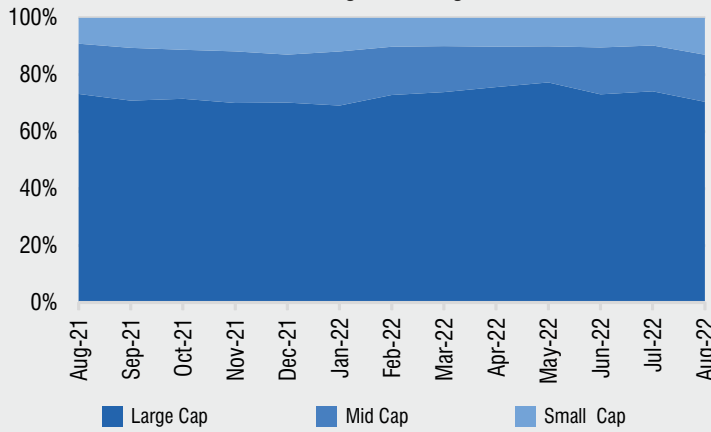
- Actively managed diversified equity fund.
- Invests across market capitalization and sectors.
- Undertakes rigorous research to identify opportunities in equity markets.
- Predominantly a equity oriented savings scheme which provides tool for retirement planning to individual investors.

\*\*Note: The rates specified are actual month end expenses charged as on August 31, 2022. The above ratio includes the Service tax on Investment Management Fees. The above ratio excludes, borrowing cost, wherever applicable.



## MARKET CAPITALISATION TREND

Tata Retirement Savings Fund- Progressive Plan



## KEY MEASURES ^



Tata Retirement Savings Fund- Progressive Plan

KEY MEASURES**	FUND	BENCHMARK
Standard Deviation	19.43	22.64
Sharpe Ratio	0.16	0.21
Portfolio Beta	0.83	1.00
R Squared	0.94	1.00
Treynor	1.09	1.37
Jenson	-0.23	NA

^ Risk-free rate based on the FBIL Overnight MIBOR rate of 5.34% as on August 31, 2022.

\*\*For the period of 3 years.



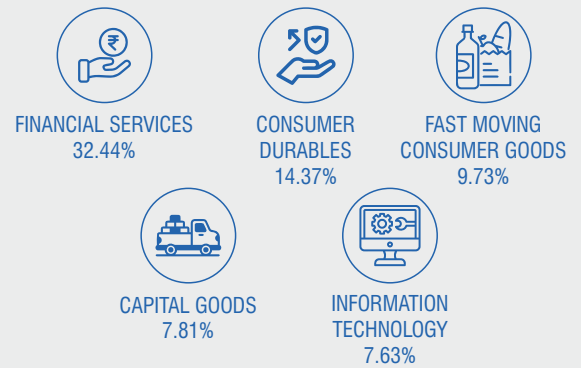
## TOP 10 EQUITY HOLDINGS

Tata Retirement Savings Fund- Progressive Plan

Issuer Name	% to NAV
ICICI Bank Ltd.	8.78
HDFC Bank Ltd.	6.05
Reliance Industries Ltd.	5.47
ITC Ltd.	4.07
Sbi Cards & Payment Services Ltd.	3.79
Infosys Ltd.	2.78
Titan Company Ltd.	2.78
Jubilant Foodworks Ltd.	2.69
HDFC Ltd.	2.37
Tata Consultancy Services Ltd.	2.35
<b>Total</b>	<b>41.13</b>

## TOP 5 SECTORS

Tata Retirement Savings Fund- Progressive Plan



<p><b>Product Label</b></p> <p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> <li>Long Term Capital Appreciation.</li> <li>An equity oriented (between 85%-100%) savings scheme which provides tool for retirement planning to individual investors.</li> </ul> <p>*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.</p>	<p><b>Tata Retirement Savings Fund - Progressive Plan</b></p> <p>RISK - O - METER</p> <p>Investors understand that their principal will be at Very High Risk</p>	<p><b>Nifty 500 TRI</b></p> <p>RISK - O - METER</p>
<p><b>Product Label</b></p> <p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> <li>Long Term Capital Appreciation.</li> <li>A predominantly equity oriented (between 65%-85%) savings scheme which provides tool for retirement planning to individual investors.</li> </ul> <p>*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.</p>	<p><b>Tata Retirement Savings Fund - Moderate Plan</b></p> <p>RISK - O - METER</p> <p>Investors understand that their principal will be at Very High Risk</p>	<p><b>CRISIL Hybrid 25+75 - Aggressive Index</b></p> <p>RISK - O - METER</p>
<p><b>Product Label</b></p> <p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> <li>Long Term Capital Appreciation &amp; Current Income.</li> <li>A debt oriented (between 70%-100%) savings scheme which provides tool for retirement planning to individual investors</li> </ul> <p>*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.</p>	<p><b>Tata Retirement Savings Fund - Conservative Plan</b></p> <p>RISK - O - METER</p> <p>Investors understand that their principal will be at Moderately High Risk</p>	<p><b>CRISIL Short Term Debt Hybrid 75+25 Fund Index</b></p> <p>RISK - O - METER</p>

It may be noted that risk-o-meter specified above is based on the scheme characteristics. The same shall be updated in accordance with provisions of SEBI circular dated October 5, 2020 on Product labelling in mutual fund schemes on ongoing basis.

### DISCLAIMERS AND OTHER STATUTORY DISCLOSURES

Market capitalization as per SEBI circular: A) Large Cap: 1st-100th company in terms of full market capitalization. B) Mid Cap: 101st-250th company in terms of full market capitalization. C) Small Cap: 251st company onwards in terms of full market capitalization.

For detailed month end portfolio and scheme performance in SEBI prescribed format, please visit: [www.tatamutualfund.com](http://www.tatamutualfund.com)

Mutual Fund Investments are subject to market risks, read all Scheme related documents carefully.